

IN THE CLAIMS:

1 1. (Previously Presented) A method of securely conducting a transaction over a network,
2 comprising:

3 A. receiving, at a server, a telephone call over the telephone network that seeks to
4 initiate the transaction with a target;

5 B. obtaining at the server, at least a telephone number defining the telephone from
6 which the call is being placed;

7 C. authenticating, at the server, the call by checking at least the telephone number
8 associated with the call against telephone numbers in a database of registrants' telephone
9 numbers; and

10 D. in response to at least said telephone number matching that of an entity regis-
11 tered in said database, performing, at the server, instantly the transaction by transferring
12 funds from a first financial account to a second financial account.

1 2.-3. (CANCELLED)

1 4. (Original) The method of claim 1 in which said database contains data uniquely identi-
2 fying call initiators that are registered to undertake transactions on the system.

1 5. (Previously Presented) The method of claim 4 in which a transaction is completed only
2 after authentication of both the call initiator and the target.

1 6.-7. (CANCELLED)

1 8. (Previously Presented) The method of claim 1 in which the steps of debiting and cred-
2 iting said financial accounts in connection with completion of the transaction are per-
3 formed by the target entity.

1 9. (Previously Presented) The method of claim 1 in which said transaction is completed
2 by the target.

1 10. (Original) The method of claim 1 which includes the steps of:

2 (1) obtaining from the call initiator a secondary identifier; and

3 (2) using said secondary identifier in connection with authenticating the call ini-
4 tiator.

1 11. (Previously Presented) A method of securely conducting transactions over a network,
2 comprising:

3 A. receiving, at a second location on a server in a first network, a message placed
4 at a first location on the first network and identifying a transaction to be undertaken;

5 B. at the server at the second location on the first network, obtaining, from a
6 source other than the initiator of said message, at least a telephone number defining the
7 telephone from which the message was initiated;

8 C. authenticating the message by checking at least the telephone number associ-
9 ated with the message against telephone numbers in a database of authorized telephone
10 numbers ; and

11 D. in response to at least said telephone number matching an entity that is con-
12 tained in said database, instantly completing the transaction by performing a transfer of
13 funds from a first financial account to a second financial account using a second network.

1 12. (Previously Presented) The method of claim 11 in which said second location in-
2 cludes a facilitator entity which performs said authentication.

1 13. (CANCELLED)

1 14. (Previously Presented) The method of claim 11 in which said facilitator completes
2 said transaction only on authorization from the target of said transaction.

1 15. (Original) The method of claim 12 in which said facilitator transmits authentication
2 to a telephone station at a third location for completion of said transaction.

1 16. (Currently Amended) The method of claim 11 in which said message is placed by an
2 entity which initiates a payment to another [.]

1 17. (Currently Amended) The method of claim 11 in which said message is placed by an
2 entity ~~to~~ which is a target of payment.

1 18. (Currently Amended) The method of claim 117 in which said transaction is com-
2 pleted only upon approval by the entity which is to make said payment.

1 19. (Previously Presented) Apparatus for facilitating transactions initiated over a tele-
2 phone network, comprising:

3 A. a data store for storing a database of at least authorized transaction initiators,
4 said database containing, for each entity authorized to instantly engage in said transac-
5 tions, at least a primary identifier identifying telephone instruments that are authorized
6 for use in said transactions and a secondary identifier;

7 B. a stored program data processor for processing transactions directed to it, said
8 apparatus being connected to store data in said database and to retrieve it therefrom ;

9 C. one or more interfaces between said telephone network and said processor for
10 receiving and transmitting data between said network and said processor;

11 D. said processor programmed to:

12 (1) receive said primary and said secondary identifiers from said telephone
13 network via said one or more interfaces and to authenticate said identifiers against
14 said database; and

15 (2) in response to authentication of said identifiers against said database,
16 performing instantly the transaction by transferring funds from a first account to a
17 second account.

1 20. (Original) Apparatus according to claim 19 in which said processor is programmed
2 to receive said primary and secondary identifiers from different sources.

1 21. (Previously Presented) Apparatus according to claim 20 in which said processor is
2 programmed to authenticate said transaction only if said primary and secondary identifi-
3 ers are associated with each other on said database.

1 22. – 50 (Cancelled)

1 51. (Previously Presented) The method of claim 1 in which said database includes infor-
2 mation concerning one or more desired payment mechanisms, and said payment mecha-
3 nisms are linked to said telephone number.

1 52. (Previously Presented) The method of claim 1 in which said database includes infor-
2 mation concerning one or more desired payment mechanisms and shipping preferences,
3 and in which said information is retrieved by means of the telephone number and used in
4 processing a transaction.

1 53. (Original) The method of claim 1 which includes the step of verifying to the sender of
2 said call the identity of the designated target before completing said transaction.

1 54. (Original) The method of claim 53 in which said verification is performed by check-
2 ing the given telephone number against information obtained from the telephone com-
3 pany.

1 55. (CANCELLED)

1 56. (Previously Presented) A method of securely conducting transactions over a network,
2 comprising:

3 A. initiating, in response to receipt of a text message seeking to initiate a transac-
4 tion, a telephone call over the telephone network;

5 B. obtaining, at a server, from the party to which the text message was initiated,
6 an identifier unique to the party to which the telephone call was directed;

7 C. communicating, by the server, said identifier to an entity that is enabled to au-
8 thenticate the identifier by checking said identifier against a database of authorized users;
9 and

10 D. if at least said identifier matches that of an entity that is registered in said data-
11 base, performing instantly the transaction by transferring funds from a first financial ac-
12 count to a second financial account using a second network.

1 57. (Original) The method of claim 56 in which said identifier is one that has been as-
2 signed by said entity to a device on which said call is being made.

1 58.-61. (CANCELLED)

1 62. (Previously Presented) The method of claim 1 wherein the first financial account is
2 selected from a group consisting of a bank account, a credit card account, a debit card
3 account and a prepaid card account.

1 63.-67. (CANCELLED)

1 68. (Previously Presented) The method of claim 56 wherein the first financial account is
2 selected from a group consisting of a bank account, a credit card account, a debit card
3 account and a prepaid card account.

1 69. (Previously Presented) The method of claim 11 wherein the first financial account is
2 selected from a group consisting of a bank account, a credit card account, a debit card
3 account and a prepaid card account.

1 70. (Previously Presented) The apparatus of claim 19 wherein the telephone network
2 comprises a wireless telephone network.

1 71.-72. (CANCELLED)

1 73. (Previously Presented) The apparatus of claim 19 wherein the first financial account
2 is selected from a group consisting of a bank account, a credit card account, a debit card
3 account and a prepaid card account.

1 74. (Previously Presented) The method of claim 1 wherein the transaction is cleared
2 through an entity selected from a group consisting of an Electronic Funds Transfer net-
3 work, a credit card network and an Automated Clearing House network.

1 75. (Previously Presented) The method of claim 11 wherein the transaction is cleared
2 through an entity selected from a group consisting of an Electronic Funds Transfer net-
3 work, a credit card network and an Automated Clearing House network.

1 76. (Previously Presented) The system of claim 19 wherein the transaction is cleared
2 through an entity selected from a group consisting of an Electronic Funds Transfer net-
3 work, a credit card network and an Automated Clearing House network.

1 77. (Previously Presented) The method of claim 56 wherein the transaction is cleared
2 through an entity selected from a group consisting of an Electronic Funds Transfer net-
3 work, a credit card network and an Automated Clearing House network.

1 78. (Previously Presented) The method of claim 11 the first financial account is selected
2 from a group consisting of a bank account, a credit card account, a debit card account and
3 a prepaid card account.

1 79. (Previously Presented) The method of claim 1 wherein the second financial account is
2 selected from a group consisting of a bank account, a credit card account, a debit card
3 account and a prepaid card account.

1 80. (Previously Presented) The method of claim 11 wherein the second financial account
2 is selected from a group consisting of a bank account, a credit card account, a debit card
3 account and a prepaid card account.

1 81. (Previously Presented) The apparatus of claim 19 wherein the second financial ac-
2 count is selected from a group consisting of a bank account, a credit card account, a debit
3 card account and a prepaid card account.

1 82. (Previously Presented) The method of claim 56 wherein the second financial account
2 is selected from a group consisting of a bank account, a credit card account, a debit card
3 account and a prepaid card account.

1 83. (Previously Presented) The method of claim 11 wherein the database comprises in-
2 formation concerning one or more desired payment mechanisms and wherein said pay-
3 ment mechanisms are linked to said telephone number.

1 84. (Previously Presented) The method of claim 11 wherein the database comprises in-
2 formation concerning one or more desired payment mechanisms and wherein said infor-
3 mation is retrieved using the telephone for use in processing the transaction.

1 85. (Previously Presented) The apparatus of claim 19 wherein the database comprises in-
2 formation concerning one or more desired payment mechanisms and wherein said pay-
3 ment mechanisms are linked to said telephone number.

1 86. (Previously Presented) The apparatus of claim 19 wherein the database comprises in-
2 formation concerning one or more desired payment mechanisms and wherein said infor-
3 mation is retrieved using the telephone for use in processing the transaction.

1 87. (Previously Presented) The method of claim 56 wherein the database comprises in-
2 formation concerning one or more desired payment mechanisms and wherein said pay-
3 ment mechanisms are linked to said telephone number.

1 88. (Previously Presented) The method of claim 56 wherein the database comprises in-
2 formation concerning one or more desired payment mechanisms and wherein said infor-
3 mation is retrieved using the telephone for use in processing the transaction.